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PATENT
Customer Number 22,852
Attorney Docket No. 05793.3051

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Joseph LILLY et al.) Group Art Unit: 2161
Serial No.: 09/780,468) Examiner: Unassigned
Filed: February 12, 2001)
For: SYSTEM AND METHOD FOR)
PROVIDING EXTRA LINES OF)
CREDIT)

Assistant Commissioner for Patents
Washington, DC 20231

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application.

A copy of the listed documents are attached. The listed documents were cited in an International Search Report for corresponding International Application No. PCT/US02/01249. A copy of the report is also attached.

Applicants respectfully request that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

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This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and Applicants determine that the cited documents do not constitute "prior art" under United States law, Applicants reserve the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: October 9, 2002

By: _____


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OMB No. 0651-0011

**INFORMATION DISCLOSURE CITATION
(Use several sheets if necessary)**

Atty. Docket No. 05793.3051		Serial No. 09/780,468				
Applicant Joseph LILLY et al.						
Filing Date February 12, 2001		Group: 2161				
U.S. PATENT DOCUMENTS (INCLUDING PUBLISHED APPLICATIONS)						
	Document Number	Date	Name	Class	Sub Class	Filing Date If Appropriate
	US 6,173,269	Jan. 9, 2001	Solokl et al.	705	35	
	US 6,044,360	Mar. 28, 2000	Picciallo	705	21	
	US 6,032,134	Feb. 29, 2000	Weissman	705	40	
	US 2002/0062279	May 23, 2002	Behrenbrinker et al.	705	39	
FOREIGN PATENT DOCUMENTS						
	Document Number	Date	Country	Class	Sub Class	Translation Yes or No
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)						
Examiner	Date Considered					
*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.						
Form PTO 1449		Patent and Trademark Office - U.S. Department of Commerce				

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